



2005

3624

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Alexandria, VA 22313-1450 on the date indicated below.

Date: May 20, 2005

PATENT

Signed: 

Peter K. Trzyna (Reg. No. 32,601)

Paper No.

File: Carr-P2-00

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Inventor	:	Philip Carragher, and Steven Earl Webster
Serial No.	:	09/669,196
Filed	:	September 25, 2000
For	:	SYSTEM FOR CARD ACTIVITY-BASED RESIDENTIAL CREDITING
Group Art Unit	:	3624
Examiner	:	Wasylchak, Steven R.

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Honorable Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

### TRANSMITTAL LETTER

SIR :

Transmitted herewith for filing in the above-identified patent application is the following:

1. Supplemental Response; and
2. Petition for Extension of Time.

**APPLICANT CLAIMS SMALL ENTITY STATUS.** The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,



Peter K. Trzyna  
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Date: May 20, 2005

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